

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security     0 Assumption of Executory Contract or Unexpired Lease     0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Jason Bowers

Case No.:

19-10237

Judge:

MBK

Debtor(s)

**Chapter 13 Plan and Motions**

- |   |  |                       |
|---|--|-----------------------|
| <input type="checkbox"/> Original         | <input checked="" type="checkbox"/> Modified/Notice Required | Date: <u>7/9/2020</u> |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required         |                       |

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JC

Initial Debtor: JB

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 2347 per \_\_\_\_\_ to the Chapter 13 Trustee, starting on \_\_\_\_\_ for approximately 48 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Taxes	49743

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Select Portfolio Servicing	401 Sheffield Road Cherry Hill NJ	\$295, 637	\$544,029

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Internal Revenue Services	personal property	\$7919.89
State of New Jersey	personal property	\$8220.01

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
 Not less than 100 percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Navient	Student loan	outside the plan	

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal* and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Administrative Expenses

3) Secured Claims

4) Priority Claims & 5) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
--	--

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 7/9/2020

/s/Jason Bowers  
Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: 7/9/2020

/s/James J Cerbone  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Jason Bowers  
DebtorCase No. 19-10237-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jul 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2020.

db           #+Jason Bowers, 415 Washinton Avenue, Point Pleasant Beach, NJ 08742-3370  
 517954197   +AT&T Direct TV, Attn: IC System Inc, PO Box 64378, Saint Paul, MN 55164-0378  
 517954201   Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418  
 517954202   +CCC&B, PO Box 336, Raritan, NJ 08869-0336  
 517954203   Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594  
 518069032   +JCP&L, 101 Crawfords Corner Rd., Bldg. # 1, Ste. 1-511, Holmdel, NJ 07733-1976  
 517954209   JCP&L, PO Box 3687, Akron, OH 44309-3687  
 517954210   Jersey Shore University Medical Center, PO Box 650292, Dallas, TX 75265-0292  
 517954211   +KML Law Group, 216 Haddon Avenue, #406, Westmont, NJ 08108-2812  
 517954212   +MCOC-Meridian Health Systems, Attn: CCC&B, PO Box 1750, Whitehouse Station, NJ 08889-1750  
 517954213   +Medical Payment Data, Attn: Commonwealth Financial, 245 Main Street,  
                Scranton, PA 18519-1641  
 517954215   Meridian Pediatric Associates, PO Box 416768, Boston, MA 02241-6768  
 517954218   NJ Natural Gas, PO Box 11743, Newark, NJ 07101-4743  
 517984111   +NJ Natural Gas, 1415 Wykoff Rd., POB 1378, Wall, NJ 07719-1378  
 517954216   +National Capital Management, Attn: Portfolio Recovery Associates LLC, PO Box 12914,  
                Norfolk, VA 23541-0914  
 517954219   Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292  
 517954646   +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517954220   +Pendrick Capital Partners, Attn: Transworld Systems, 500 Virginia Drive Suite 514,  
                Fort Washington, PA 19034-2733  
 518030338   Pendrick Capital Partners II, LLC, PO BOX 141419, IRVING, TX 75014-1419  
 517954223   Point Pleasant-Brick Radiology, PO Box 3131, Point Pleasant Beach, NJ 08742-6131  
 517954227   ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
                TRENTON NJ 08646-0245  
                (address filed with court: State of New Jersey, Compliance & Enforcement-Bankruptcy Unit,  
                50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695-0267)  
 517954224   Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244  
 517954228   Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433  
 517954230   Trident Asset Managment, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg           E-mail/Text: usanj.njbankr@usdoj.gov Jul 21 2020 23:01:47   U.S. Attorney, 970 Broad St.,  
                Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg           +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 21 2020 23:01:46   United States Trustee,  
                Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
                Newark, NJ 07102-5235  
 517954199   +E-mail/Text: bnc-capio@quantum3group.com Jul 21 2020 23:01:45   AssetCare,  
                2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484  
 517954204   +E-mail/Text: bnc-capio@quantum3group.com Jul 21 2020 23:01:44   CF Medical LLC,  
                Attn: Capio Partners, 2222 Texoama Pkwy Ste 150, Sherman, TX 75090-2481  
 517954205   +E-mail/Text: bnc-capio@quantum3group.com Jul 21 2020 23:01:44   CF Medical LLC, PO Box 788,  
                Kirkland, WA 98083-0788  
 517954207   +E-mail/Text: documentfiling@lciinc.com Jul 21 2020 23:01:09   Comcast, PO Box 1577,  
                Newark, NJ 07101-1577  
 517954208   +E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 21 2020 23:01:25   Internal Revenue Service,  
                PO Box 7346, Philadelphia, PA 19101-7346  
 517954214   +E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Jul 21 2020 23:02:02  
                Meridian Health PT Payment, PO Box 417140, Boston, MA 02241-7140  
 517954217   +E-mail/PDF: pa\_dc\_claims@navient.com Jul 21 2020 23:08:16   Navient, PO Box 9500,  
                Wilkes Barre, PA 18773-9500  
 518005334   +E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jul 21 2020 23:01:10  
                Navient Solutions, LLC on behalf of, Great Lakes Higher Education Guaranty Co,  
                GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961  
 518102989   +E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jul 21 2020 23:01:10  
                Navient Solutions, LLC on behalf of, Ascendum Education Solutions, Inc., PO Box 8961,  
                Madison, WI 53708-8961  
 518119956   +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 21 2020 23:08:11  
                Portfolio Recovery Associates, LLC, c/o Santander Consumer Usa, Inc., POB 41067,  
                Norfolk VA 23541  
 518048507   +E-mail/Text: bnc-quantum@quantum3group.com Jul 21 2020 23:01:42  
                Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
 517954225   +E-mail/Text: jennifer.chacon@spservicing.com Jul 21 2020 23:02:08  
                Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
 517954226   +E-mail/Text: bankruptcy@sw-credit.com Jul 21 2020 23:01:48   Southwest Credit System,  
                4120 International Parkway, Carrollton, TX 75007-1958  
 518121021   +E-mail/Text: jennifer.chacon@spservicing.com Jul 21 2020 23:02:08   U.S. Bank N.A. et al,  
                c/o Select Portfolio Servicing Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
 517954233   +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 21 2020 23:01:07  
                Verizon, PO Box 920041, Dallas, TX 75392-0041  
 517954232   +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 21 2020 23:01:07  
                Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 18

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Jul 21, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517954200\* +AssetCare, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484  
517954206\* +CF Medical LLC, Attn: Capio Partners, 2222 Texoama Pkwy Ste 150, Sherman, TX 75090-2481  
517954222\* +Penn Credit Corporation, 9116 S 14th Street, Harrisburg, PA 17104-3425  
517954229\* Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433  
517954231\* Trident Asset Management, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022-2000  
517954198 ##ACB Receivables Management, PO Box 350, Asbury Park, NJ 07712-0350  
517954221 ##+Penn Credit Corporation, 9116 S 14th Street, Harrisburg, PA 17104-3425

TOTALS: 0, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 20, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders  
of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE1 Asset Backed Pass-Through Certificates,  
Series 2006-FRE1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

James J. Cerbone on behalf of Debtor Jason Bowers cerbonelawfirm@aol.com,  
cerbonejr83307@notify.bestcase.com

Kevin Gordon McDonald on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the  
holders of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE1 Asset Backed Pass-Through  
Certificates, Series 2006-FRE1 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6